

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION**

In re:	§	
	§	
TOBIN, BRIAN	§	Case No. 15-42430
	§	
Debtor	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that JOSEPH E. COHEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF BANKRUPTCY COURT  
219 S. DEARBORN ST., CHICAGO, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 1:30 PM on 10/26/2018 in Courtroom ,

North Branch Court  
1792 Nicole Lane  
Round Lake Beach, IL 60073

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: \_\_\_\_\_

By: Joseph E. Cohen  
Trustee

*JOSEPH E. COHEN  
105 WEST MADISON STREET  
SUITE 1100  
CHICAGO, IL 60602-0000*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION

In re: §  
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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 4,500.00  
and approved disbursements of \$ 42.69  
leaving a balance on hand of<sup>1</sup> \$ 4,457.31

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: JOSEPH E. COHEN	\$ 1,125.00	\$ 0.00	\$ 1,125.00
Trustee Expenses: JOSEPH E. COHEN	\$ 15.28	\$ 0.00	\$ 15.28
Attorney for Trustee Fees: COHEN & KROL, Attorneys	\$ 1,354.00	\$ 0.00	\$ 1,354.00
Other: International Sureties Ltd.	\$ 2.69	\$ 2.69	\$ 0.00

Total to be paid for chapter 7 administrative expenses \$ 2,494.28

Remaining Balance \$ 1,963.03

Applications for prior chapter fees and administrative expenses have been filed as follows:

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 26,257.73 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	\$ 16,809.57	\$ 0.00	\$ 1,256.68
000002	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK POB 41067 Norfolk, VA 23541	\$ 9,448.16	\$ 0.00	\$ 706.35

Total to be paid to timely general unsecured creditors \$ 1,963.03

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Joseph E. Cohen

Trustee

*JOSEPH E. COHEN  
105 WEST MADISON STREET  
SUITE 1100  
CHICAGO, IL 60602-0000*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Notice Page 5 of 5**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Brian Tobin  
 Debtor

Case No. 15-42430-ABG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: rgreen  
 Form ID: pdf006

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Sep 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 28, 2018.

db                    #+Brian Tobin,    2832 Sweet Clover Way,    Wauconda, IL 60084-5005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 25185092            E-mail/Text: mrdiscen@discover.com Sep 27 2018 02:01:55    Discover Bank,  
                          Discover Products Inc,    PO Box 3025,    New Albany, OH 43054-3025  
 25445443            E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Sep 27 2018 01:58:17  
                          Portfolio Recovery Associates, LLC,    Successor to SYNCHRONY BANK,    POB 41067,  
                          Norfolk, VA 23541

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 28, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 26, 2018 at the address(es) listed below:

Alexey Y. Kaplan    on behalf of Debtor 1 Brian Tobin alex@alexkaplanlegal.com  
 Gina B Krol, ESQ    on behalf of Trustee Joseph E Cohen gkrol@cohenandkrol.com,  
                          gkrol@cohenandkrol.com; acartwright@cohenandkrol.com; jneiman@cohenandkrol.com  
 Joseph E Cohen    on behalf of Attorney    Cohen & Krol jcohen@cohenandkrol.com,  
                          jcohen@ecf.epiqsystems.com; jcohenattorney@gmail.com; jneiman@cohenandkrol.com; acartwright@cohenand  
                          krol.com  
 Joseph E Cohen    on behalf of Trustee Joseph E Cohen jcohen@cohenandkrol.com,  
                          jcohenattorney@gmail.com; gkrol@cohenandkrol.com; jneiman@cohenandkrol.com; acartwright@cohenandkrol  
                          .com  
 Joseph E Cohen    jcohen@cohenandkrol.com,  
                          jcohen@ecf.epiqsystems.com; jcohenattorney@gmail.com; jneiman@cohenandkrol.com; acartwright@cohenand  
                          krol.com  
 Patrick S Layng    USTPRegion11.ES.ECF@usdoj.gov  
 Timothy R Yueill    on behalf of Creditor    Consumers Credit Union timothy@nevellaw.com  
 TOTAL: 7